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UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re: Chapter 13

Paul Robert Hansmeier, Bankruptcy No. 15-42460

Debtor.

UNITED STATES TRUSTEE'S OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The United States Trustee, through his undersigned attorney, Colin Kreuziger, objects to confirmation of the debtor's chapter 13 plan. In support of his objection, he states the following:

- A hearing on confirmation of the debtor's chapter 13 plan is set for 10:30 a.m. on November 19, 2015, before the United States Bankruptcy Court, Courtroom 8W, 300 South Fourth Street, Minneapolis, MN 55415.
- The United States Trustee previously filed a motion to convert this case to chapter 7.
 (DE #32.) That motion is scheduled for hearing before the Court on December 17, 2015.
 The United States Trustee incorporates by reference the entirety of his motion to convert.
- 3. For the reasons stated in the motion to convert, the United States Trustee believes that the debtor's chapter 13 plan cannot be confirmed. Specifically, it appears that the proposed plan does not comply with § 1322(a)(1), pays unsecured creditors an amount that is less than the amount that would be paid if the debtor's estate was liquidated in chapter 7, was not proposed in good faith under 11 U.S.C. § 1325(a)(3), and the debtor does not have an ability to make payments under 11 U.S.C. § 1325(a)(6). In addition, the petition was not filed in good faith under 11 U.S.C. § 1325(a)(7)).

4. For all of those reasons, the United States Trustee requests that the Court deny confirmation of the debtor's chapter 13 plan.

Dated: November 12, 2015 DANIEL M. MCDERMOTT

United States Trustee

Region 12

/e/ Colin Kreuziger Colin Kreuziger Trial Attorney Office of U.S. Trustee MN Atty. No. 0386834 1015 U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415

TELE: (612) 334-1350

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Verification

I, Colin Kreuziger, Trial Attorney for the United States Trustee for the District of Minnesota, declare under penalty of perjury that the foregoing is true and correct according to the best of my knowledge, information and belief.

Executed on: November 12, 2015 /e/ Colin Kreuziger

Colin Kreuziger Trial Attorney Case 15-42460 Doc 33 Filed 11/12/15 Entered 11/12/15 16:39:57 Desc Main Document Page 4 of 6

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re:	Chapter 13

Paul Robert Hansmeier, Bankruptcy No. 15-42460

Debtor.

MEMORANDUM OF LAW

The United States Trustee incorporates the memorandum of law filed in support of his motion to convert this case to chapter 7 in its entirety. (DE #32.) For purposes of brevity, the United States Trustee does not reproduce those arguments here.

DANIEL M. MCDERMOTT United States Trustee Region 12

DATED: November 12, 2015

By:/e/ Colin Kreuziger Colin Kreuziger Trial Attorney MN Atty. No. 0386834 1015 U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415 612-334-1350

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re:	Chapter 13	
Paul Robert Hansmeier,	Bankruptcy No. 15-42460	
Debtor.		
OR	DER	
The debtor's chapter 13 plan came before	e the Court for confirmation. For reasons stated	
orally and recorded in open court,		
IT IS ORDERED:		
1. Confirmation of the debtor's chap	pter 13 plan is denied.	
Dated:	Kathleen H. Sanberg United States Bankruptcy Judge	

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UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re:	Chapter 13
III IXC.	Chapter 13

Paul Robert Hansmeier, Bankruptcy No. 15-42460

Debtor.

UNSWORN CERTIFICATE OF SERVICE

I, Audrey Williams, declare under penalty of perjury, that on November 12, 2015, that I served copies of the United States Trustee's Objection to Confirmation of Chapter 13 Plan, Verification, Memorandum of Law, and Proposed Order upon the following individuals via either the Court's CM/ECF system and/or first class mail postage pre-paid:

Via Mail

Paul Robert Hansmeier 100 3rd Ave S Suite 3201 Minneapolis, MN 55401

Via CM/ECF

Gregory A Burrell: cmecfjzkmn@ch13mn.com

Paul A Godfread: paul@godfreadlaw.com

Cynthia L Hegarty: Chegarty@bestlaw.com, kdahl@bestlaw.com

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Jason E. Sweet: jsweet@boothsweet.com, info@boothsweet.com

/e/ Audrey Williams

Executed on: November 12, 2015 Audrey Williams

Office of the United States Trustee